

West
Coast
EditionServing
The Retired
Military
Communities
of Nevada
& California


HONORS

August 2003

Burial and Memorial Benefits

Mmilitary retirees, their spouses and minor children are eligible for burial in national cemeteries. There is no charge for the opening and the closing of graves of perpetual care in a national cemetery. A government headstone or marker is also provided at no cost. Recent legislation (December 2001) includes a provision that allows the Department of Veterans Affairs (VA) to furnish an appropriate headstone or marker for graves of eligible veterans buried in private cemeteries, whose deaths occur after September 11, 2001, regardless of whether the grave is already marked with a non-government marker. Arrangement and expenses, such as obtaining the services of a funeral director, purchasing a casket, transportation to the funeral parlor, etc., are the responsibility of the next of kin, or deceased's estate.

No special forms are required when requesting burial in a national cemetery. The person making burial arrangements should have their funeral director contact the national cemetery in which



burial is desired at the time of need. Gravesites cannot be reserved in a national cemetery. Families are encouraged to prepare in advance by discussing cemetery options, collecting the veteran's military information including discharge papers, and by contacting the cemetery where burial is desired. Scheduling can be done seven days a week for interments on Mondays through Fridays.

The same procedures are followed if the veteran's eligible spouse or dependent predeceases the veteran.

In most cases, one gravesite is provided for the burial of all eligible family members and a single headstone or marker is provided. When both spouses are veterans, two gravesites and two headstones or markers may be provided upon request.

To confirm your eligibility for burial benefits, please call a **Veteran's Benefits Counselor** at **1-800-827-1000**. You can obtain additional information by visiting their website at **www.cem.va.gov** or contacting your **County Veteran Service Officer**.

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Office Of The Commander

Dear Retiree/Survivor:

I'd like to take this opportunity to express my sincere appreciation for the sacrifices that you and your loved ones have made, and continue to make in support of our Great Nation. Retirees are an exceptionally special group of veterans who have dedicated their careers to guaranteeing and ensuring our freedom. Like the retirees — family members are also deserving of recognition, for without their continued support the accomplishments of the military would not be possible.

As this newsletter goes to the printer, Fort McCoy is in transition and planning for a change of command. In June of this year I will relinquish Command of Fort McCoy to my replacement and my friend, Colonel Danny G. Nobles. Although I approached this time with enthusiasm I will truly miss the fine folks at Fort McCoy. The staff is without fail one of the most professional, dedicated and caring groups of people I have ever had the pleasure to work with. I look forward to the future and certainly appreciate my experiences at Fort McCoy.

Colonel Nobles brings a wealth of knowledge and experience with him. His military service started in 1974 as an enlisted man in the U.S. Air Force. In 1978 he received a commission into the U.S. Army Corps of Engineers following graduation from Officer Candidate School. Since 1978 he has had an assortment of assignments. In 1999, Colonel Nobles was selected as the first USAR officer to serve as the Deputy Garrison Commander of an Active Army installation when he was assigned as the Deputy Garrison Commander, III Corps and Fort Hood, Texas. After graduating from the U.S. Army War College in 2001, he was assigned to his previous duty as Joint Engineer Plans Officer, on the Joint Staff.

I am sure that Fort McCoy's high standards will continue under Colonel Nobles' direction. He is a proven leader, and will maintain Fort McCoy's positive quality support of the retiree communities we serve.

Your Retirement Services Officer (RSO), Bill Walters, is dedicated to ensuring the retired community receives tremendous support. Bill has been your RSO since 2000 and has made significant improvements to the program. If you have any questions, please contact Bill at **1-800-452-0923** or via email at **william.walters@emh2.mccoy.army.mil**.

FORT MCCOY - TOTAL FORCE TRAINING CENTER.

P.S. HOOAH! Thanks for letting me share your foxhole.

Sincerely,

Michael R. Staszak
Colonel, U. S. Army
Commanding Officer

DEPARTMENT OF THE ARMY
HEADQUARTERS FORT MCCOY
2187 SOUTH J STREET
FORT MCCOY, WISCONSIN 54656-515



Letter From Editor:

The 2002 edition of "Honors" was well received. I have received numerous positive comments and some very good suggestions for this the 2003 edition. Although I cannot possibly address each individual issue, I have attempted to include information in this year's edition on those most often mentioned. I welcome your comments so please continue to let me know what type of information you feel needs to be addressed in this newsletter. Thanks for your time and I hope you find this newsletter both informational and enjoyable.

Thank you for the opportunity to serve as your Retirement Services Officer. I hope you enjoy this 2003 edition.



Bill Walters, Editor
Retirement Services Officer
Ft. McCoy, WI 54656



Newsletter and Other Information Available on the Internet.

This newsletter is an **annual** publication published each July. It is distributed to all Army retirees in receipt of retired pay, gray area retirees and Army surviving spouses residing in California, Nevada, Wisconsin, Michigan, Minnesota, Iowa and the 32 northern most counties of Illinois. Two separate issues are printed, a West Coast issue for residents of California and Nevada, and a Midwest issue for residents of Wisconsin, Michigan, Minnesota, Iowa and Illinois. Both issues are also available on the Retirement Services Office website. You can visit this site at, www.mccoy.army.mil, then select Retirees and then Retirement Services Office. This website also offers additional information on many other retiree issues. It includes links to all the services retiree newsletters and much more. Please utilize this site and share it with retirees from other services.



www.mccoy.army.mil

Articles for this newsletter do not necessarily reflect the position of the Department of the Army, or Fort McCoy, WI. We do our best to ensure accuracy. The material in this newsletter was provided by a number of sources.

The Retirement Services Office (RSO) publishes the Retirement Services Newsletter in accordance with AR 600-8-7.

The RSO is located in Bldg. 2111, Fort McCoy, WI. We suggest that you call for an appointment prior to visiting the office.

You can contact us at: 1-800-452-0923 or e-mail: william.walters@emh2.mccoy.army.mil.

The mailing address is;
Military Personnel Division
ATTN: AFRC-FM-CAM-R
2187 South J Street
Fort McCoy, WI 54656-5150



The purpose is to assist retired military personnel and their families in their benefits, rights and privileges.

Editor: Bill Walters

Honors Update

How Do I Change My Mailing Address for *HONORS*? ★★★★★★★★

Mailing addresses for *HONORS* come from the same sources as those for Army Echoes. Please refer to the following if you need to change your address:

◆ Retirees entitled to retired pay should mail changes to DFAS, US Military Retirement Pay, PO Box 7130, London, KY 40742-7130 or fax to 1-800-982-6559.

◆ Surviving spouses in receipt of SBP should mail changes to DFAS, US Military Annuitant Pay, PO Box 7131, London, KY 40742-7131 or fax to **1-800-982-8459**.

◆ Retired reservist not yet age 60 should mail your change to Commander AR-PERSCOM, ATTN: ARPC-PSP-A, One Reserve Way, St. Louis, MO 63132-5200 or fax to **1-314-592-0582 (ATTN: TLM9V49)**.

Long Term Healthcare Insurance

The Federal Long Term Care Insurance Program has announced the open season preliminary results. Long Term Care Partners, LLC, a joint partnership formed by John Hancock Life Insurance Company and Metropolitan Life Insurance Company, announced that 265,000 members of the "Federal Family" have applied for insurance under the program during the initial open season ending December 31, 2002. The program is sponsored by the U.S. Office of Personnel Management (OPM).



The program offers voluntary long-term care insurance to Federal employees and annuitants, active and retired members of the uniformed services, their spouses, as well as other qualified relatives. A web site for the program, www.ltcfeds.com, offers online applications, an interactive calculator to provide customized price quotes based on age and choice of benefits, and educational resources. Information may also be obtained by calling **1-800-582-3337**.

Disability Offset Eliminated for Small Number of Retirees



The FY 2003 Defense Authorization Act eliminated the disability offset to retired pay for a small number of retirees. The law that became effective June 1, 2003 eliminated the offset to retired pay for those retirees with at least 20 years of active duty and:

- ◆ Any disability rating (at least 10%) that is associated with a Purple Heart or
- ◆ A disability rating of 60% or higher that is due to a combat related or combat operations-related disability.

The new payment is expected to be available to approximately 10,000 to 35,000 of the more than 600,000 (or 1.5% - 5%) retirees now entitled to receive disability compensation. Eligible

retirees will have to apply for this new compensation. Applications (DD2860) are available at, www.dior.whs.mil/forms.DD2860.pdf or www.defenselink.mil/prhome/crsc.html. If you do not have a computer you may refer to your local library or call your servicing Retirement Services Officer (RSO) to request a form.

Each Uniformed Service will review the applications of their own retirees, with the Department of the Navy reviewing applications for both the Navy and Marine Corps. Services may be contacted at the following toll-free numbers:

- ◆ **Army 1-866-281-3254**
- ◆ **Navy and USMC 1-877-366-2772**
- ◆ **USAF 1-866-29-7074**



At Your Fingertips ★★

Fort McCoy Retirement Service Office	1-800-452-0923	TRICARE Senior Pharmacy	1-877-363-6337
DA Casualty Assistance Office (To report the death of a retiree)	1-800-626-3317	USSAH (Soldiers' & Airmen's Home)	1-800-422-9988
Deers Verification (Update I.D. records)	1-800-538-9552	VA Regional Office (VA benefit issues)	1-800-827-1000
Defense Finance & Accounting Office (Retired & annuitant pay issues)	1-800-321-1080	Federal Long Term Care Insurance	1-800-582-3337
AR-Perscom (Gray area retiree issues)	1-800-318-5298	Military Retired Affairs Offices	
VA Burial Information	1-800-697-6947	Army	1-703-325-9155
Medicare Information	1-800-772-1213	Navy	1-800-255-8950
TRICARE World Wide Information	1-800-874-2273	Marine Corps	1-800-336-4649
Delta Dental (Retiree Dental Program)	1-800-838-8737	Air Force	1-800-531-7502
Express Scripts (Mail Order Pharmacy)	1-866-363-8667	Army Recreation Centers	
		Hale Koa Hotel, Hawaii	1-800-367-6027
		Chiemsee, Germany	011-49-8051-803170
		Garmisch, Germany	011-49-8821-79091
		Dragon Hill, Korea	011-822-790-0016
		Shades of Green, Florida	1-407-824-3600

DA Retirement Services http://www.odcsper.army.mil	Medicare http://www.ssa.gov/mediinfo.htm
Fort McCoy Homepage http://www.mccoy.army.mil	Social Security http://www.ssa.gov
DFAS-Cleveland (Retired Pay) & DFAS-Denver (Annuitant Pay) http://www.dfas.mil	National Personnel Records Center http://www.nara.gov/regional/stlouis.html
Veterans Administration http://www.va.gov	National Archives and Records Administration http://www.nara.gov
Military Funeral Honors http://www.militaryfuneralhonors.osd.mil	Army & Air Force Exchange Service http://aafes.com
Burial & Memorial Benefits http://www.cem.va.gov	RAPIDS Site Locator (DEERS Enrollment & ID Card Issuing Facilities) http://www.dmdc.osd.mil/rsl
DOD Military Health Care System (TRICARE) http://www.tricare.osd.mil	SITES Home Page (Information about military installations) http://www.dmdc.osd.mil/sites/owa/ShowPage?p=index
Delta Dental Plan http://www.trdp.org	Military Living Publications (Includes Space A Travel Information) http://www.militaryliving.com
Express Scripts (Mail Order Pharmacy) http://www.express-scripts.com	U.S. Army Reserve Personnel Command https://www.2xcitizen.usar.army.mil
Federal Long Term Care Insurance http://www.ltcfeds.com	



TRICARE Corner*****

TRICARE Continues to be a #1 Discussion Among Retirees

It is very important that you understand the basics on which plan is available to you and how to best utilize your TRICARE benefits. This article is intended to help you understand the basic options available to you and to provide you with the resources so that you can correctly address your questions. It is not intended to answer all your questions.

The first thing you need to understand is the difference between TRICARE and TRICARE For Life (TFL).

TRICARE is the DOD health care program for members of the military service and their family members and survivors, and retired members and their families. TRICARE brings together the health care resources at Military Treatment Facilities (MTFs) and supplements them with networks of civilian health care professionals. Eligible beneficiaries are active duty and retired service members, their spouses and certain other family members. Additionally, Medal of Honor recipients and their family members and some unremarried former spouses of retirees may be eligible. Coverage under TRICARE continues until a beneficiary attains Medicare eligibility on the basis of age. Those beneficiaries under age 65 who are entitled to Medicare Part A because of disability and are enrolled in Part B retain their eligibility for TRICARE until they turn 65, when they become only eligible for TRICARE For Life. It is important to note that ALL eligible TRICARE beneficiaries must be registered in the Defense Enrollment Eligibility Reporting System (DEERS).

TRICARE offers a triple-option health care plan:

- ◆ TRICARE Prime is the managed care option similar to a HMO. It integrates military and civilian health care into a single health care system. Prime requires a one-year enrollment and a selection of a Primary Care Manager to provide or arrange for your health care needs. Although you are responsible for a small enrollment fee (\$230.00 single or \$460.00 family per year) it is probably the most cost effective of the options. Please note that Prime is available only in those areas where medical providers have agreed to participate in the program.

**Need
Information?
Call:
TRICARE at:
1-888-DOD-LIFE
(1-888-363-5433)**

- ◆ TRICARE Standard is a fee-for-service option that is the same as the former CHAMPUS benefit. It offers the greatest choice of providers, but usually at a higher cost. Beneficiaries are responsible for a deductible, plus a percentage of allowable charges but are not required to pay an enrollment fee as an enrollment is not required.
- ◆ TRICARE Extra is similar to Standard but offers discounts to patients when using network (preferred) providers. This option allows beneficiaries to receive care from civilian network providers at a reduced

cost compared to Standard. You may use a combination of Extra and Standard at any time, depending on whether you choose providers inside or outside the network. Enrollment is not required.

There are a number of resources available to obtain more information on the TRICARE program. You can contact the DOD Worldwide TRICARE Information Center at **1-800-874-2273** or the TFL customer service line at **1-888-363-5433**. You can also visit the TRICARE website at **www.tricare.osd.mil**. Regional information is available by calling your regional TRICARE service center. California residents can call **1-800-242-6788**, Minnesota, Iowa and Nevada residents can call **1-888-874-9378** and Wisconsin, Michigan and Illinois residents should call **1-800-941-4501**. TRICARE handbooks dated September 2002 are now available upon request. You can obtain a copy of the handbook at any Military Treatment Facility, call **1-888-999-5195** to request a copy or by going online at **www.tircare.osd.mil/**
TricareHandbook.

TRICARE For Life (TFL) is for those TRICARE beneficiaries that are entitled to Medicare Part A upon attaining the age of 65 and have purchased Medicare Part B. There is no break in TRICARE coverage experienced between TRICARE and TRICARE For Life. The only change is that TRICARE For Life will pay secondary to Medicare, beginning the first day of the month that the beneficiary turns 65. There are no enrollment fees for TFL. Beneficiaries are required to purchase Medicare Part B and **MUST** pay the appropriate Medicare Part B monthly premiums. Beneficiaries may check with the Social Security Administration online at www.ssa.gov or call **1-800-772-1213** for more information about enrolling in Medicare part B and monthly premiums that may apply.





TFL acts as a second payer to Medicare and in most cases will pay the remaining beneficiary liability. Unlike Medicare, TFL will also pay for overseas allowable care. When so, TFL will pay the same as for TRICARE Standard beneficiaries under age 65 and beneficiaries will be responsible for the TRICARE Standard fiscal year deductible and cost shares. One important fact is that TFL will not pay for chiropractic services. In such cases Medicare will pay as usual but TFL will make no payment and beneficiaries may be responsible for Medicare co-insurance and deductibles.

For more information on TFL you should call **1-888-363-5433** or visit the TRICARE website at **www.tricare.osd.mil/tfl**.

TRICARE Pharmacy benefits are excellent under both TRICARE and TRICARE For Life. With both programs TRICARE beneficiaries have three options for filling their prescriptions. They can use a military treatment facility (MTF), a TRICARE retail network pharmacy, or the TRICARE Mail Order Pharmacy (TMOP).

As always prescriptions filled at a MTF are at no cost to the beneficiary.

For those covered medications that are needed short term, the TRICARE retail network (most local pharmacies) offers up to a 30-day supply for \$3.00 (generic) or \$9.00 (brand name).

TMOP offers convenience at a reduced cost. You can fill prescriptions by mail and order refills by mail, phone or online. Your cost for orders up to a 90-day supply are only \$3.00 (generic) or \$9.00 (brand name).

For more information on the TRICARE Mail Order Pharmacy program or to obtain mail order registration form you can contact **1-866-363-8667** or visit their website at **www.express-scripts.com**. To inquire on MTF or network pharmacy procedures contact your nearest MTF or regional TRICARE service representative listed earlier in this article.

TRICARE for Standardized Materials and Research Technology (SMART) is an online collection of the latest and most relevant TRICARE marketing materials, including publications to inform beneficiaries about TRICARE's full range of programs and services. The TRICARE SMART Site is designed to provide beneficiaries with quick and easy access to the TRICARE publications and other informational materials they need. For more information visit the TRICARE SMART site at **www.tricare.osd.mil/smart/index.cfm** or call **1-703-681-1770**.

TRICARE Fundamentals:

- ◆ All beneficiaries must be enrolled in the Defense Enrollment Eligibility System (DEERS). You can check your eligibility by calling **1-800-538-9552** or **1-800-334-4162** for California residents. You can also call your nearest military I.D. card facility listed in this issue.
- ◆ TRICARE/TFL is always a last payer to any other health insurance (OHI). If you have a supplement (Medicare or TRICARE) or employer-sponsored medical coverage you may still use TRICARE/TFL but by law, TRICARE/TFL will only pay after all coverage's have paid.
- ◆ Beneficiaries who decide to cancel or suspend their OHI must notify the TRICARE/TFL processor in their region. A list of claims processors is available online at **www.tricare.osd.mil/main/chart.html** or call your regional service representative.

Korean Defense Medal Authorized

The 2003 Defense Authorization Act, which was signed into law by President Bush on December 2, 2002, calls for the creation of a Korean Defense Medal. This comes as a result of a Congressional suggestion years ago stating that a specific medal was necessary for peace time service in Korea.

The Department of Defense has stated that it will need up to a year to create and distribute the medal because of the length and time it will take to identify, and award the medal to those who are eligible. Please be patient.

DOD Considering High-Tech Bugle for Military Funeral Honors

The Department of Defense is studying the use of a "digitized bugle" to render taps at veteran's funerals. The test centers around an actual bugle that has an electronic device inserted into its bell. The device has a volume control and is powered by two nine-volt batteries. It is water-resistant and usable in all types of weather. In normal use the audience cannot see the device and if it is removed the bugle becomes standard issue. The "digitized bugle" is not intended to replace trained buglers, but it offers an alternative to the audiotapes and compact discs that are currently being used at many military funerals. DOD has shipped 50 of these bugles to military units and veterans groups in Missouri for the testing.



Space Available Travel

DOD Testing Space A Air Travel in CONUS to Military Families



A one-year test started April 1, 2003 that permits space available travel within the continental United States by family members who accompany their military sponsors. Family members of active-duty members and military retirees are eligible. Previously dependents were restricted to OCONUS space available travel only. Family members travel priority during the test period is the same as the sponsor's. The test will end March 31, 2004.

People not familiar with the Space A system often do not know the questions to ask to make travel easier. The following are some of the most common Space A questions and answers.

Q1: Is Space A a reasonable substitute for commercial travel?

A1: This depends on you. If your schedule is flexible and your finances permit for a stay while awaiting movement, space available travel is a good choice.

Q2: As a Retiree, where can I fly?

A2: Retired members with DD Form 2 (blue) identification card may fly anywhere Air Mobility Command (AMC) has flights operating, including the CONUS.

Q3: Can my eligible family members travel with another sponsor if given power of attorney?

A3: No. Family members may only travel when accompanied by their sponsor.

Q4: I am disabled. Can I have a brother, sister, or friend accompany me to help me?

A4: The only persons permitted to accompany you are your dependents or other persons eligible for Space A travel.

Q5: How much baggage can I take?

A5: You may check two pieces of luggage at 70 pounds per each person. You may hand carry only what fits under your seat or in the overhead compartment, if available.

Q6: How much does Space A travel cost?

A6: Usually, nothing. Some terminals must collect a head tax or a federal inspection fee from Space A passengers on commercial contract missions. Meals may be purchased at a nominal fee in most air terminals while traveling on military aircraft.

Q7: Are facilities available at AMC terminals (PX, snack bar, etc)?

A7: Most military terminals provide similar facilities to that of commercial airports. Facilities include exchanges, barbershops, snack bars, baggage lockers or rooms, lounges and traveler assistance. The type of facilities available will vary according to the terminal size and location.

Q8: How do I get more information on Space A travel?

A8: It is encouraged that you contact the passenger terminal you plan on traveling through 30-60 days before travel. The terminal will be happy to discuss their flight schedule. Additional Space A travel and sign-up information is available through the AMC public web site at, <http://public.scott.af.mil/index.html> (click on Space A Travel). There are also a number of excellent publications that provide detailed Space A information available at most Post Exchanges.

Looking for an Old Army Buddy?

The U.S. Army no longer provides a locator service for military retirees. It is suggested that you contact units holding reunions, Army Times, or one of the locator services available through the internet.





To better serve the retired community we would like your opinion on the services provided by the Fort McCoy Retirement Services Office. Please take a few minutes to complete and return this survey. Mail your completed survey to: Military Personnel Division, ATTN: AFRC-FM-CAM-R, 2187 South J Street, Fort McCoy, WI 54656-5150 no later than 30 October 2003. Thank you for your time and cooperation.

1. How would you rate this edition of the Retirement Newsletter, "*HONORS*"? For each of the following items please rate the Newsletter using the scale below.

1-Poor

2-Marginal

3-Average

4-Good

5-Excellent

How does the Newsletter rate on

★ providing you with meaningful information?	1	2	3	4	5
★ being a credible source of information?	1	2	3	4	5
★ keeping abreast of issues?	1	2	3	4	5
★ responding to your needs?	1	2	3	4	5
★ overall appearance?	1	2	3	4	5

2. What topics would you like to see addressed in future issues of "*HONORS*"?

3. Have you contacted the Retirement Services Office at Fort McCoy? If yes, please rate your experience using the same scale as in number 1.

How did your experience rate on

★ response to requested information?	1	2	3	4	5
★ courtesy?	1	2	3	4	5
★ timeliness?	1	2	3	4	5

4. Please circle your status.

Retiree

Spouse

Widow/Widower

5. Please circle your age group.

Under 35

36-44

45-54

55-64

65-74

75 and over

6. What changes would you like to see in future issues of "*HONORS*"?

TEAR ALONG PERF. FOLD IN HALF. TAPE OPEN END TOGETHER. (DO NOT USE STAPLES)



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ATTN: AFRC-FM-CAM-R
2187 SOUTH J STREET
FORT MCCOY, WI 54656-9941

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FORT MCCOY, WI 54656-9941



Military Installation Information

The following is a consolidated telephone contact list for military installations located in California and Nevada. The list contains an installation information number and other often asked for key numbers. Most of the listed installations offer recreational services, camping, commissary, exchange, lodging facilities, legal assistance and much more. Contact the information number listed to inquire on services at any of the installations.

The source of the following information is the **Standard Installation Topic Exchange Service (SITES) website at www.dmdc.osd.mil/sites. This website offers comprehensive information on all military installations worldwide.**

Nevada

NAS Fallon

Operator 775-426-5161
Navy Lodge 775-426-2818
Space A Info 775-426-3415

Nellis, AFB

Operator 702-652-1110
Lodging Office 702-652-2711
Space A Info 702-652-2562
Retired Affairs 702-652-8712

29 Palms

Operator 760-830-6000
Lodging Office 760-830-6573

MCAS Miramar

Operator 858-577-1011
Navy Lodge 800-628-9466

MCLB Barstow

Operator 760-577-6211
Lodging Office 760-577-6418

Point Mugu

Operator 805-989-1110
Navy Lodge 805-985-2624

Port Hueneme

Operator 805-982-4711
Navy Lodge 805-985-2624

Naval Post Grad School

Operator 831-656-2441
Navy Lodge 831-372-6133

California

Beale, AFB

Operator 530-634-3000
Space A Info 530-634-2569
Lodging Office 530-634-2953

Camp Pendleton

Operator 760-725-4110
Ward Lodging 760-725-5194

DLI Presidio-Monterey

Operator 831-242-5000
Housing Office 800-334-9168

Edwards, AFB

Operator 661-277-1110
Lodging Office 661-275-7666

Fort Irwin

Operator 760-380-1111
Landmark Inn 800-270-5021

Los Angeles AFB

Operator 310-363-1113
Billeting 310-363-8296
Space A Info 310-363-0715

MCRD San Diego

Operator 888-718-3027
Billeting 619-524-4401

March AFB

Operator 909-655-1110
Lodging Office 909-655-5241
Space A Info 909-655-2913

NAS Lemoore

Operator 559-998-3300
Navy Lodge 559-998-5791
Space A Info 559-998-1681

NAS North Island

Operator 619-545-1011
Billeting 619-545-7501
Space A Info 619-545-9567

NWS China Lake

Operator 760-939-9011
Billeting 760-939-3146
Retired Affairs 760-939-0978

Point Loma Naval Base

Operator 619-553-1011
Temp Lodging None on base

Naval Station San Diego

Operator 619-556-1011
Navy Lodge 619-234-6142

Travis AFB

Operator 707-424-1110
Westwind
Lodging 707-424-8000
Space A Info 707-424-1854

USCG Petaluma

Operator 707-765-7215
Temp Lodging 707-765-7248

Vandenberg AFB

Operator 805-606-1110
Lodging 805-734-1111
Space A Info 805-606-1854



California Veteran's Memorial Registry

The California Veterans' Memorial Registry is a permanent record of all California Veterans-past and present-who have served our nation since statehood was established in 1850. Whether a cook or fighter pilot, mechanic or chief of staff, this memorial will honor them all, and forever immortalize the contributions that California veterans have made to our nation. Each California veteran is entitled to the basic information of name, rank and branch of service. To create a truly living memorial, veterans are encouraged to expand on the basic information by contributing to the enhanced registry.

California veterans can be truly immortalized by including a photograph for a donation of \$35 and/or a 100-word statement for a donation of \$15. Any veteran who considers California their home is eligible to participate. There are other memorials in California, but none that represent all who have served, whether in peacetime or during war, and from all branches of service.

For more information please write to the California Veterans Memorial Project at 1227 "O" Street, Sacramento, CA 95814 or call at **1-800-808-2862**.

California and Nevada Area Retiree Councils

Area Retiree Councils serve as a vital link for the retiree community. These councils provide an avenue for suggestions and recommendations to reach the proper level in the chain of command. The councils also plan and implement programs/Retiree Appreciation Days to provide up to date information on benefits and entitlements to the retired community. Retiree councils are made up of volunteers from their local areas. As volunteers, council members often do not receive the thanks they deserve. Contact your nearest council representative to express your appreciation and inquire on meeting schedules as well as possible membership opportunities.

Free Councils	Chairman	Phone
Fresno Area Council	Tom Gentile <i>SGM, USA Ret</i>	559-294-1090
San Diego Area Council	Harvey Sampson <i>MSG, USA Ret</i>	619-448-8561
Bay Area Council	Barton Gilbert <i>BG, AUS Ret</i>	925-313-7171
Fort Ord Area Council	William Gourley <i>MG, USA Ret</i>	831-242-7634
Sacramento Area Council	William White <i>LTC, USA Ret</i>	916-561-7476
Nevada Area Council	Robert Zweck <i>COL, USA Ret</i>	702-228-6704

Nevada Opens State Veterans' Nursing Home

The State of Nevada now operates a 180-bed, state of the art, long-term health care facility designed to serve the veteran and certain family members. The facility opened and began admitting residents in August 2002. The home includes a 24-bed Alzheimer's unit.

In order to qualify for admission a veteran must possess other than a dishonorable separation from the military service and verification of military service. An eligible veteran must be a current resident of Nevada and have been a resident for at least 12 months preceding application, or provide verification of Nevada residency at the time of enlistment.

Residents will pay \$50/day co-pay plus ancillary charges such as pharmacy and therapies and other non-provided items. These ancillary charges will vary between residents as well as over time for the same resident. Sources of the co-pay will be determined by the resident, his/her family, or an appointed surrogate and may include VA benefits, Medicaid, Medicare, military retirement or Social Security.

For more information please call the Nevada Veterans' Nursing Home at **1-702-332-6864** or write to Admissions, Nevada Veterans' Nursing Home, 100 Veterans Memorial Drive, Boulder City, NV 89005.



I.D. Card Facilities/DEERS

California

Site Name	City	Service	Phone
11th USCG Dist San Pedro	San Pedro	USCG	310-732-7422
146 MSS Port Hueneme	Oxnard	USAFR	805-986-7469
163 MSS March	Riverside	USAFR	909-655-3070
2nd MED BDE	San Pablo	USAR	510-970-3237
311 COSCOM	Los Angeles	USAR	310-235-4229
352nd Combat Support Hospital	Oakland	USAR	510-302-2720
452CSS March	Riverside	USAFR	909-655-3068
63rd Reserve Support Command	Los Alamitos	USAR	562-795-1172
91st Division (TS) Camp Parks	Dublin	USAR	925-875-4918
940 MSS Beale AFB	Marysville	USAFR	530-634-1860
AFR 349 Travis AFB	Fairfield	USAFR	707-424-2345
ANG 129 Moffett Airfield	Mountain View	ANG	650-603-9174
ANG 144	Fresno	ANG	559-454-5274
Adjutant General	Sacramento	ARNG	916-854-3273
Barstow MCLB	Barstow	USMC	760-577-6969
Beale AFB	Marysville	USAF	530-634-3187
Camp Pendleton (PMO)	Oceanside	USMC	760-725-2013
Edwards AFB	Edwards	USAF	805-277-2276
Fort Irwin	Fort Irwin	USA	760-380-3515
Fort Hunter Liggett	Jolon	USAR	831-386-2502
HHC, ISU Camp Roberts	Camp Roberts	ARNG	805-238-8064
JRC Miramar	San Diego	USMC	858-577-1421
Los Angeles AFB	Los Angeles	USAF	310-363-1109
MAG-46 San Diego	San Diego	USMC	858-577-1142
MCRC Bakersfield	Bakersfield	USMCR	661-325-2797
MCRD (CPAC) San Diego	San Diego	USMC	619-524-6100
NMCRC Encino	Encino	USNR	818-344-5101
NMCRC Moreno Valley	Riverside	USAFR	909-655-7699
NMCRC Sacramento	Sacramento	USNR	916-387-7100
PSD ASW	San Diego	USN	619-524-1901
PSD Camp Pendleton	Oceanside	USN	760-725-0613
PSD China Lake	China Lake	USN	760-939-4714
PSD Coronado NAB	San Diego	USN	619-437-2199
PSD El Centro	El Centro	USN	619-336-2545
PSD Lemoore	Lemoore	USN	559-998-4011
PSD Monterey	Monterey	USN	831-656-2746
PSD NAS North Island	San Diego	USN	619-545-9181
PSD NAS North Island Res	San Diego	USNR	619-545-4359
PSD NS San Diego (id lab)	San Diego	USN	619-556-9249
PSD Point Loma	San Diego	USN	619-553-4981
PSD Point Loma SubBase	San Diego	USN	619-553-0746



California (continued)

Site Name	City	Service	Phone
Port Hueneme	Oxnard	USN	805-982-5367
Presidio of Monterey	Monterey	USA	831-242-5209
Travis AFB	Fairfield	USAF	707-424-2276
Twentynine Palms	Twentynine Palms		
USCG Group Humboldt Bay	McKinleyville	USMC	760-830-7441
USCG Support Group Alameda	Alameda	USCG	707-839-6125
USCG Training Center	Petaluma	USCG	510-437-2904
Vandenberg AFB	Lompoc	USCG	707-765-7354
		USAF	805-603-2276

Nevada

Site Name	City	Service	Phone
152 MSS Reno	Reno	USAFR	775-788-4510
HQ & HQ Detach STARC	Carson City	USAR	775-887-7385
NMCRC Las Vegas	Las Vegas	USAFR	702-632-1451
Nellis AFB	Las Vegas	USAF	702-652-9470
PSD NAS Fallon	Fallon	USN	775-426-2808

Neighboring States

I.D. Card Facilities/DEERS

Arizona

Site Name	City	Service	Phone
AFR 939	Tucson	USAFR	520-228-2163
AG-HQ	Phoenix	ARNG	602-267-2750
ANG 161	Phoenix	ANG	602-302-9250
ANG 162	Tucson	ANG	520-295-6567
Davis-Monthan AFB	Tucson	USAF	520-228-4425
Fort Huachuca	Sierra Vista	USA	520-533-1608
Luke AFB	Glendale	USAF	623-856-7875
MCAS Yuma	Yuma	USMC	928-269-3588
NMCRC	Phoenix	USNR	602-353-3010
NMCRC Tucson	Tucson	USNR	520-228-6289
Western ARNG AV TRNG	Marana	ARNG	520-616-5562
Yuma Proving Ground	Yuma	USA	928-328-2712



I.D. Card Facilities/DEERS

Neighboring States

Idaho

Site Name	City	Service	Phone
124th MSS	Boise	ANG	208-422-5362
AG HQ State	Boise	ARNG	208-422-3800
Mountain Home AFB	Mountain Home	USAF	208-828-2133
NGA Lewiston	Lewiston	ARNG	208-799-5041
NMCRC Boise	Boise	USNR	208-422-6289
NRC Pocatello	Pocatello	USNR	208-238-0490

Oregon

Site Name	City	Service	Phone
173 MSF/DPMA	Klamath Falls	ANG	541-885-6133
AFR 939	Portland	USAFR	503-335-4589
ANG 142	Portland	ANG	503-335-4046
AR 364th Civil Affairs	Portland	USAR	503-244-7502
Adjutant General	Salem	ARNG	503-584-3957
Bill Healey Armory	Bend	USAR	541-388-6280
NMCRC Eugene	Eugene	USNR	541-686-9266
NMCRC Portland	Portland	USNR	503-285-4566
NRC Central Point	Central Point	USNR	866-477-1553
USCG Group Astoria	Astoria	USCG	503-861-6206
USCG Group North Bend	North Bend	USCG	541-756-9220

Utah

Site Name	City	Service	Phone
419th MSSQ	Ogden	USAFR	801-777-0023
96th ARCOM	Salt Lake City	USAR	801-656-3393
AG HQ State	Draper	ARNG	801-523-4565
ANG 151 MSS	Salt Lake City	ANG	801-245-2331
Dugway Proving Grounds	Dugway	USA	435-831-2449
Hill AFB	Ogden	USAF	801-777-1845
NMCRC Salt Lake City	Salt Lake City	USNR	801-736-4201



California

Has Veteran Properties For Sale

A list of properties that are owned by the California Department of Veteran Affairs (CDVA) and are available for sale can be obtained by contacting the CDVA. These properties are repossessions and may include single-family residences, condominiums and planned unit developments, farms, land, and mobile homes in parks.

For most of these properties we have entered into an exclusive listing agreement with a local real estate agent. Please contact the real estate agent via the address or phone number provided on the property listing. Occasionally some of these properties are sold directly by Cal-Vet.



All properties are subject to prior sale. These properties are available for purchase by anyone (you do not need to be a veteran).

To obtain a current listing of available properties call Cal-Vet at **1-800-952-5626** or visit the CDVA website at **www.cdva.ca.gov**.

Delta Dental Awarded New Contract

Delta Dental Plan of California has again been chosen to administer the TRICARE Retiree Dental Program (TDRP) contract through April 2008. The TDRP is the premier dental benefits plan created by Congress especially for Uniformed Services retirees and their family members. The program includes coverage for the most commonly needed and sought-after dental services with the full scope of comprehensive benefits available after only 12 months. It offers affordable monthly premiums deducted directly from Uniformed Services retired pay. The new contract includes some enhanced features designed to help

retired families save even more on dental care. As of May 1, 2003 these changes included an increase in annual maximum from \$1,000 to \$1,200, a family deductible cap of \$150, an increase in lifetime orthodontic maximum from \$1,000 to \$1,200, and an expanded participating provider network to over 67,000 locations and more.

Additional information is available by calling Delta Dental toll free at **1-866-471-8944** or by visiting their website at **www.trdp.org**.

Nevada Has Veterans' Tax Exemption

Nevada offers an annual tax exemption to any veteran who has been a resident of Nevada for more than 6 months and who has wartime service. To obtain the exemption, take a copy of your DD-214 or discharge papers to your local county assessor. This is a personal property tax exemption. A new law (NRS 361.0905) allows you to pay your exempted tax amount directly to the veterans' home account. This donation of your exemption will contribute your maximum allowable tax exemption to the account of the state operated veterans' home of Nevada.

For more information on the tax exemption please contact your nearest Nevada Veterans' Service office. In Northern Nevada you should call **1-775-688-1155** and in Southern Nevada **1-702-636-3070**.

Fresno Area Retiree Council

All military retirees, family members and widows in the greater Fresno area are reminded that the Fresno Retiree Council is available to provide assistance and information. The council works closely with the Family Support Center in Fresno by organizing the different community and veteran's organizations in supporting the military family. The council is also a co-sponsor of the Central California Chapter of Blue Star Mothers. The "Blue Star Moms" are a support group made up of mothers, wives, grandmothers, sisters, etc of anyone serving in the Armed Forces. If you are in need of assistance or would like to know more about the Fresno Retiree Council please contact the council chairman, SGM Tom Gentile, USA Retired, at **1-559-294-1090**.



SBP

Survivor Benefit Plan

Many retirees continue to ask if, or when their premiums for the Survivor Benefit Plan (SBP) will be discontinued. Public Law 105-261, enacted on October 17, 1998, provided that a retired member who has reached 70 years old, and has paid SBP premiums for at least 30 years will be considered paid up and their premium payments will be discontinued. Although this act was enacted in 1998 the implementation date does not affect retirees until October 1, 2008. To clarify, no retired member will be considered paid up until October 2008. There has been some discussion to accelerate the implementation date but until more favorable Congressional legislation is passed, the current provisions apply to all current and future SBP participants.

Divorce can also affect your continuation on SBP. The continued participation of the retiree, and coverage for the former spouse depend on the divorce decree. If the court orders continued coverage as a specific provision, the retiree is required by law to comply. To do so, the retiree or his/her attorney, must provide the Defense Finance and Accounting

Service (DFAS) a copy of the divorce decree with a letter requesting a change in coverage category from spouse to former spouse coverage. The category change will not affect the premium amount or coverage. Current law states that this action must take place within one year of the divorce. The former spouse can also contact DFAS to have the election "deemed" on their behalf. The key point is that this must be accomplished within one year of the divorce. If this action is not taken, DFAS will terminate coverage upon notification that a divorce has occurred.

A retiree may voluntarily decide to continue to cover a former spouse under SBP, however, DFAS must be notified, in writing, within the same one-year period of his/her desire to voluntarily continue former spouse coverage.

To obtain more information on SBP you can contact DFAS at **1-800-321-1080** or visit their website at **www.dfes.mil**. You can also contact any Retirement Service Office.



V.A. Home Loan Guarantees

The Veteran's Administration (V.A.) guarantees loans made to service members, veterans, Reservists and, un-remarried surviving spouses for the purchase or refinancing of homes, condominiums, and manufactured homes. The V.A. guarantees part of the total loan, permitting the purchaser to obtain a mortgage with competitive interest rate, even without a down payment if the lender agrees. The V.A. does require a down payment for the purchase of a manufactured home. A down payment is also required if the home or condominium purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With the V.A. guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A V.A. loan can be used to: buy a home; buy a residential condominium;

build a home; repair, alter or improve a home; refinance an existing home loan; buy a manufactured home with or without a lot; buy or improve a manufactured home lot; make home improvements; refinance an existing V.A. loan to reduce the interest rate; or refinance a manufactured home loan to acquire a lot.

To obtain more information on these loans call your V.A. Regional Office at **1-800-827-1000** or contact your local County Veteran Service Office.

Preparing for Social Security

If you are approaching age 62 and will be applying for Social Security benefits you need to be prepared. There are a few basic things you should know. First, you may apply for benefits up to 3 months prior to your 62nd birthday. Next, you should call the Social Security Administration Office for an appointment and information regarding your application. Don't forget that your application cannot be processed without all of your DD 214's or verification of military service. Prepare now, if you do not have your military information you may request

copies from: National Personnel Records Center, ATTN: Army Reference Branch, 9700 Page Avenue, St. Louis, MO 63132-5100. You can also visit their website at **www.nara.gov/regional**. Obtaining records does take time-start early.

You can contact the Social Security Administration at **1-800-772-1213** or visit their website at **www.ssa.gov** for more information.





UPCOMING RAIDS

RETIREE APPRECIATION DAYS

At the time of this publication the following Retiree Appreciation Days (RAIDS) have been confirmed. Additional RAIDS are still being considered at some installations and could possibly still be held.



Lemoore NAS, California
October 18, 2003
Base Theater, Bldg 860
0800-1200
1-559-998-4042



San Diego, California
November 1, 2003
Marine Corps Recruit Depot
0800-1400
1-619-556-8987

Two other sites generally conduct their RAIDS earlier in the year, prior to the publication of HONORS. For the past few years Nellis, AFB (Las Vegas) has held a RAD in early May and the Fort Ord Retiree Council has conducted their RAD in June. If you are interested in attending one of these RAIDS in 2004 you can contact one of the following numbers for more information:

- ◆ The Retired Activities Office - Nellis, AFB at **1-702-652-8712**
- ◆ The Retired Activities Office - Ord Community Center at **1-831-242-7634**

BASE SERVICES AVAILABLE ★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★★

Edwards AFB

Edwards AFB is located on western edge of the Mojave Desert approximately 100 miles northeast of Los Angeles and 90 miles northwest of San Bernardino. Additional information is available on the web at www.edwards.af.mil or by calling the base operator at **1-661-277-1110**.

I.D. Cards	661-277-2276
Base Exchange	661-258-1078
Commissary	661-277-4589
Family Support	661-277-0723
Fitness Center	661-275-4961
Golf Course	661-275-7888
Tickets & Leisure	661-275-8747
Legal Office	661-277-4310
Lodging	661-275-7666
Medical Clinic	661-277-7118
Retiree Activities	661-277-4931

USCG Training Center Petaluma

Training Center Petaluma is located approximately 30 miles north of San Francisco. The following services are available on the installation. For more information on other services call post information at **1-707-765-7215** or visit them on the web at www.uscg.mil/hq/tcpet.

Guest Housing	707-765-7248
Fitness Center	707-765-7348
MWR	707-765-7341
Recreational Issues	707-765-7341
Medical Clinic	707-765-7200
I.D. Cards	707-765-7354
Post Exchange	707-765-7256
Health Benefits	707-765-7564
Public Affairs	707-765-7371

Fallon NAS

Fallon NAS is located in a desert area 60 miles southeast of Reno. The NAS is approximately 7 miles southeast of the community of Fallon, Nevada. For additional information on available services please contact the installation post operator at **1-775-426-5161** or visit their website at www.fallon.navy.mil.

Commissary	775-426-3465
Base Exchange	775-426-2671
Family Community	775-426-3333
MWR	775-426-2819
Navy Lodge	775-426-2818
Space A Info	775-426-3415
I.D. Cards	775-426-2808
Medical Clinic	775-426-3105



RETIREMENT ★ SERVICES ★ NEWSLETTER

HONORS

Military Personnel Division
ATTN: AFRC-FM-CAM-R
2187 South J. Street
Ft. McCoy, Wisconsin 54656-5150

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Permit No.190



West Coast Edition

Serving The Retired Military Communities
of Nevada & California



STILL SERVING